

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of Financial and Insurance Regulation**

In the matter of:

Office of Financial and Insurance Regulation

Enforcement Case No.08-06890

Petitioner,

v

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS,

Respondent

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Issued and entered  
on 11-5-08  
by Stephen R. Hilker  
Chief Deputy Commissioner

**CONSENT ORDER AND STIPULATION**

**A. Findings of fact and conclusions of law**

1. Contrary to R 500.2212(5), Respondent failed to submit to the Commissioner by July 1, 2007, a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses or to submit a letter certifying that Respondent had no forms in effect in Michigan.
2. Based on the foregoing conduct, Respondent has violated R 500.2212.

**B. Order**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate R 500.2212.
2. Respondent shall immediately submit to the Commissioner a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses, or to submit a letter certifying that Respondent has no forms in effect in Michigan.

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A 5x5 grid of dots forming the number 90256. The number is composed of black dots on a white background. The '9' is formed by dots at (1,1), (1,2), (1,3), (1,4), (1,5), (2,1), (2,2), (2,3), (2,4), (2,5), (3,1), (3,2), (3,3), (3,4), (3,5), (4,1), (4,2), (4,3), (4,4), (4,5), (5,1), (5,2), (5,3), (5,4), (5,5). The '0' is formed by dots at (1,6), (1,7), (1,8), (1,9), (1,10), (2,6), (2,7), (2,8), (2,9), (2,10), (3,6), (3,7), (3,8), (3,9), (3,10), (4,6), (4,7), (4,8), (4,9), (4,10), (5,6), (5,7), (5,8), (5,9), (5,10). The '2' is formed by dots at (1,11), (1,12), (1,13), (1,14), (1,15), (2,11), (2,12), (2,13), (2,14), (2,15), (3,11), (3,12), (3,13), (3,14), (3,15), (4,11), (4,12), (4,13), (4,14), (4,15), (5,11), (5,12), (5,13), (5,14), (5,15). The '5' is formed by dots at (1,16), (1,17), (1,18), (1,19), (1,20), (2,16), (2,17), (2,18), (2,19), (2,20), (3,16), (3,17), (3,18), (3,19), (3,20), (4,16), (4,17), (4,18), (4,19), (4,20), (5,16), (5,17), (5,18), (5,19), (5,20). The '6' is formed by dots at (1,21), (1,22), (1,23), (1,24), (1,25), (2,21), (2,22), (2,23), (2,24), (2,25), (3,21), (3,22), (3,23), (3,24), (3,25), (4,21), (4,22), (4,23), (4,24), (4,25), (5,21), (5,22), (5,23), (5,24), (5,25).

3. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Regulation, a fine in the amount of \$1,000. The fine shall be paid within thirty (30) days of the date of entry of this Order.

  
Chief Deputy Commissioner